(Official Febras B10/7680619-hdh	113 Doc 1 Filed 02/05/07	Entered 02/0)5/07	<u> </u>
UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION				Voluntary Petition
Name of Debtor (if individual, enter Last, First, Rodriguez, Pablo A.	Middle):	Name of Joint Debtor (Spouse) (Last, First, N	vliddle):
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years	All Other Names used (include married, maids		the last 8 years
Last four digits of Soc. Sec./Complete EIN or c state all): xxx-xx-6872	other Tax I.D. No. (if more than one,	Last four digits of Soc. state all):	Sec./Complete EIN or	other Tax I.D. No. (if more than one,
Street Address of Debtor (No. and Street, City, 1220 Walsley Ave Dallas, TX	and State):	Street Address of Joint	Debtor (No. and Stree	et, City, and State):
	ZIP CODE 75208			ZIP CODE
County of Residence or of the Principal Place of Dallas	of Business:	County of Residence o	r of the Principal Place	of Business:
Mailing Address of Debtor (if different from stre	et address);	Mailing Address of Join	t Debtor (if different fro	om street address):
	ZIP CODE			ZIP CODE
Location of Principal Assets of Business Debto	r (if different from street address above):			ZIP CODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (if debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(518) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 28 of the United States Code (the Internal Revenue Code).	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	y consumer 11 U.S.C. red by an	
Filing Fee (Che Full Filing Fee attached Filing Fee to be paid in installments (application for the court's consider unable to pay fee except in installments.	cable to individuals only). Must attach ration certifying that the debtor Is Rule 1006(b). See Official Form 3A.	Debtor is not a sm Check if: Debtor's aggregate	all business debtor as e noncontigent liquida s) are less than \$2 mil	fined by 11 U.S.C. § 101(51D). I defined in 11 U.S.C. § 101(51D). Ited debts (excluding debts owed to
Filing Fee waiver requested (applicable to attach signed application for the count's c		A plan is being flie Acceptances of the	d with this petition	prepetition from one or more classes C. § 1126(b).
Statistical/Administrative Information	•		THIS S	PACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available.				
there will be no funds available for distribu	roperty is excluded and administrative expensition to unsecured creditors.	ses paid,		
Estimated Number of Creditors	4000 5004 40004	50.004	0.150	
1- 50- 100- 200- 49 99 199 999		25,001- 50,001- 50,000 100,000	OVER 100,000	
Ø \$0 to	\$100,000 to \$1 million to \$100 million	☐ More than \$10	o million	
Estimated Debts \$50,000 \$50,000 to \$100,000	\$100,000 to \$1 million to \$100 million	More than \$10	0 million	

(Offic	^{cial F} ្រាង្គទី <u>ដ្</u> ឋា 0/9 ចិន្ទ0619-hdh13 Doc 1 Filed 02/05/07	Entered 02/0	<u> 15/07 14:01:18</u>	R Page 2 5@RMbB1, Page 2
	oluntary Petition	Name of Debtor(s): Pa	ablo A. Rodriguez	3
(Th	nis page must be completed and filed in every case)			
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than	two, attach additiona	al sheet)
ı	tion Where Filed: • Adendum	Case Number;	Date	= Filed:
Loca	tion Where Filed;	Case Number:	Date	e Filed;
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Deb	otor (if more than o	one, attach additional sheet)
Name	e of Debtor:	Case Number.		e Filed:
<u> </u>				
Distri	ot:	Relationship:	Judg	je:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by				or is an individual consumer debts.) going petition, declare that I have eed under chapter 7, 11, 12, or 13 ed the relief availlable under each
		11 U.S.C. § 342(b).		
		X		01/29/2007
	1	Richard D. Kir	kade	Date
		hibit C		
Doe:	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	e a threat of imminent and ic	entifiable harm to public	health or safety?
	Exi	hiblt D		
	be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and mais is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petitio	n.	ite Exhibit D.)
		ing the Debtor - Venue		<u> </u>
(Che	eck any applicable box)			
☑	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days			or 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partn	er, or partnership pend	ing in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Statement by a Debtor Who Reside		dential Property	
	(Check all ap Landlord has a judgment against the debtor for possession of debtor's	plicable boxes.) residence. (If box che	cked, complete the fo	ollowing.)
	•			<u>,</u>
	(Name of landlord that o	btained judgment)	
	\overline{a}	Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after the second secon			
	Debtor has included in this petition the deposit with the court of any repetition.	nt that would become o	lue during the 30-day	period after the filing of the

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Voluntary Petition	Name of Debtor(s): Pablo A. Rodriguez
(This page must be completed and filed in every case)	Name of Debio(5), 1 abid A. (Votinguez
Sign	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.	I declare under penalty of perjury that the information provided in this petition is true
[If petitioner is an individual whose debts are primarily consumer debts and has	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7,	and their and additionaged to life this pedition.
11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the	☐ I request relief in accordance with chapter 15 of title 11, United States Code.
petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code,	Pursuant to 11 U.S.C. § 1511, United States Code, I request relief in
specified in this petition,	accordance with the chapter of title 11 specified in this petition. A certified copy
DU 101.	of the order granting recognition of the foreign main proceeding is attached.
X MIN 71/ Some	
Pablo A. Rodriguez	X
¥ / 00	(Signature of Foreign Representative)
A	
	(Dated Manager Later Description)
Telephone Number (If not represented by an attorney)	(Printed Name of Foreign Representative)
01/29/2007	1/1
Date /	(Date)
Signature of Attorney	Signature of Non-Attorney Bankruptcy Petition Preparer
X ROK by permining Jacques VIII	I declare under penaity of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and
Richard D. Kirlyade Bar Ne/ 1147/350	have provided the debtor with a copy of this document and the notices and
	information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules
Law Office of Richard D. Kinkade, P.C.	or guidelines have been bromulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have
2121 West Airport Freeway	given the debtor notice of the maximum amount before preparing any document
Suite 400	for filling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
Irving, Texas 75062	
Phone No. (972) 256-4444 Fax No. (972) 258-8817	Printed Name and title, if any, of Bankruptcy Petition Preparer
01/29/2007	The state of the s
Date	Social Security number (If the bankruptcy petition preparer is not an individual,
	state the Social Security number of the officer, principal, responsible person or
	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	†
I declare under penalty of perjury that the information provided in this petition is	
true and correct, and that I have been authorized to file this petition on behalf of	
the debtor.	Address
The debtor requests relief in accordance with the chapter of title 11, United States	
Code, specified in this petition,	X
v	Date
Χ	Signature of bankruptcy betiton preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not
	assisted in preparing this obsorrent unless the participacy pedition preparer is not an individual;
Title of Authorized Individual	·
	If more than one person prepared this document, attach additional sheets
Date	conforming to the appropriate official form for each person.
	A handruntou notition proporate failure in normals with the annulation of title 44
	A bankruptoy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or
	Imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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ADDENDUM

Bankruptcy SSN/TIN Search Results

4 Total Party matches for selection 464-71-6872 for ALL COURTS Search Complete

> Mon Jan 29 18:25:51 2007 Selections 1 through 4 (Page 1)

> > Download (1 pages \$ 0.00)

Nam	e	Court	Case No.	J	Filed	Chapter
1 ROD	RIGUEZ, PABLO	txnbke	00-42123	05/0	1/2000	13
2 ROD	RIGUEZ, PABLO	txnbke	<u>99-45247</u>	10/	05/1999	13
3 ROD	RIGUEZ, PABLO A.	txnbke	03-33189	03/2	28/2003	7
	RIGUEZ, PABLO A.					

PACER Service Center				
Transaction Receipt				
01/29/2007 18:25:51				
PACER Login:	rk0518	Client Code:		
Description:	Bankruptcy srch pg 1	Search Criteria:	464-71-6872	
Billable Pages:	1	Cost:	80.0	

U.S. Party/Case Index - Home

Search: All Court Types | Appellate | Bankruptcy | Civil | Criminal

Reports: Court Code List | Date Range | Courts not on Index | Statistical Reports User Options: Change Client Code | New Login | Billing History | PSC Home Page |

E-Mail PSC | Logout

??? Help

IN RE: Pablo A. Rodriguez

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With !Imited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular Income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Pablo A. Rodriguez

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee; Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12:</u> Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy dase may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Richard D. Kinkade	, counsel for Debtor(s), hereby ce	rtify that I delivered to the Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.		
Richard D. Kinkade, Attorney for Debtor(s)		·
Bar No.: 11477350		
Law Office of Richard D. Kinkade, P.C.		
2121 West Airport Freeway		
Suite 400		
Irving, Texas 75062		
Phone: (972) 256-4444		
Fax: (972) 258-8817		

Certifica	e of the Deptor	
I (We), the debtor(s), affirm that I (we) have received and read		
Pablo A. Rodriguez	Signature of Debtor Date	7
Printed Name(s) of Debtor(s)	x	
Case No. (if known)	Signature of Joint Debtor (if any) Date	

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NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Pablo A. Rodriguez

CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debto-that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy is as follows:					
	For legal services, I have agreed to accept:	\$3,000.00			
	Prior to the filing of this statement I have received:	\$400.00			
	Balance Due:	\$2,600.00			
2.	The source of the compensation paid to me was:				
	☑ Debtor ☐ Other (spec)			
3.	The source of compensation to be paid to me is: Debtor Other (speci				
4.	-	ompensation with any other person unless they are members and			
		pensation with another person or persons who are not members or ent, together with a list of the names of the people sharing in the			
5.	a. Analysis of the debtor's financial situation, and rebankruptcy;b. Preparation and filing of any petition, schedules,	render legal service for all aspects of the bankruptcy case, including: dering advice to the debtor in determining whether to file a petition in atements of affairs and plan which may be required; ditors and confirmation hearing, and any adjourned hearings thereof;			
6.	By agreement with the debtor(s), the above-disclose	fee does not include the following services:			
	representation of the debtor(s) in this bankruptcy pr 01/29/2007 Date	CERTIFICATION of any agreement or arrangement for flayment to me for eeding. OK chard D. Kinkage w Office of Richard D. Kinkade, P.C. 21 West Airport Freeway iite 400 ing, Texas 75082 ione: (972) 256-4444 / Fax: (972) 258-8817			
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Official ©ஆக்க், இருந்துக்கும் இதைக்கிற இது இது இது இது இது இது இது 14:01:18 Page 9 of 12 NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

N RE:	Pablo A. Rodriguez	Case No.	
			(If known)
	Debtor(s)		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you pald, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. ☐ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

court.] [Summarize exigent circumstances here.]

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IN RE: Pablo A. Rodriguez

Case No.	
	(if known)

Debtor(s)

	EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT (CREDIT COUNSELING REQUIRE	
	Continuation Sheet No. 1	
	ot required to receive a credit counseling briefing because of: [Check by a motion for determination by the court.]	the applicable statement.] [Must be
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of r be incapable of realizing and making rational decisions with respect to fit.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the effort, to participate in a credit counseling briefing in person, by telephon	
	Active military duty in a military combat zone.	
	nited States trustee or bankruptcy administrator has determined that the 09(h) does not apply in this district.	credit counseling requirement of
I certify unde	er penalty of perjury that the information provided above is true and	correct.
Signature of D	Debtor:	
Date: <u>01</u>	1/29/2007	

Case 07-30619-hdh13 DOM TEDISTATED STANKE UPTCH 02/05/17/17 14:01:18 Page 11 of 12 NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Pablo A. Rodriguez

CASE NO

CHAPTER 13

VERIFICATION OF MAILING LIST

In accordance with Local Rule 1002, the above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of my knowledge. I also certify that the attached mailing list

[X] is the first mailing list filed in this case.		
[] adds entities not listed on previously filed	I mailing list(s).	
[] changes or corrects names and address	on previously filed mailing lists.	
Date 01/29/2007	Signature Prolo A. Rodrigue	Alfredis
Date	Signature	1 1 M
	Richard D. Kinked 11477350 Law Office of Rich 2121 West Airport Sulte 400 Irving, Texas 7506 (972) 256-4444	nard D. Kinkade, P.C. Freeway

AMC Mortgage 505 City Parkway West Suite 100 Orange, CA 92868

Hughes, Watters, & Aaskanase, LLP 333 Clay, Suite 2900 Houston, TX 77002